

# XSEnhanced<sup>®</sup>: Real Estate



Whether it's professional services, discrimination concerns or heightened pollution hazards, the real estate and hospitality industry is exposed to a wide range of complex risks. In response, Excess Casualty, a division of Chartis, offers XSEnhanced<sup>®</sup>: Real Estate—a collection of coverage enhancements to its commercial umbrella liability insurance, which applies whether or not scheduled underlying insurance provides such coverage\*.

## Coverage Features

### Professional Liability

On-site spas, salons or fitness centers create potential professional liability exposures that traditional coverage may not adequately address. XSEnhanced: Real Estate fills this gap by providing:

- Affirmative coverage for Bodily Injury or Property Damage arising out of professional services performed by or on behalf of the insured.
- Broader professional legal coverage, including pure financial loss, which extends to Wrongful Acts performed by any employed lawyer.

### Discrimination

The diverse nature of the industry and the often large portfolios of many real estate entities make them vulnerable to discrimination claims from a number of parties, including potential buyers, renters, guests or patrons.

- With XSEnhanced: Real Estate, the policy's definition of Personal Injury and Advertising Injury is expanded to provide third party discrimination coverage.

### Pollution Endorsement

A stand-alone pollution endorsement that aligns with the umbrella policy seamlessly, and offers coverage for additional named perils and an extended time element provision.

- Coverage for named perils tracks closely with the policy jacket, including fumes associated with a hostile fire; heating and cooling equipment; fuels, lubricants and other operating fluids; and pollutants released by the upset or damage of a covered automobile.
- Additional coverage is provided for enhanced named perils not present in the policy jacket, such as possible exposures arising out of a flood, vandalism, pesticides, pool maintenance chemicals, automatic sprinklers or carbon monoxide.
- An additional time element trigger provides coverage for pollution commencing during the policy period, provided that its commencement becomes known to the insured and is reported to the insurer within certain time frames.

\*Designated self-insured retention applies when scheduled underlying insurance does not provide coverage.

### What is XSEnhanced?

A suite of coverage enhancements offered with commercial umbrella and excess casualty products.

Provides seamless access to custom coverages tailored for specific industries and risks.

Ask about other XSEnhanced products, including Restaurants and Retail.

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## CrisisResponse<sup>®</sup>

A critical companion to any real estate business, CrisisResponse is a built-in enhancement that provides immediate claims support and first dollar coverage in the event of a crisis situation.

- **Up to \$250,000 for crisis management costs**, to help quickly recover and respond to crisis events. Covered costs may include emergency medical care, grief counseling, coordination with local law enforcement and temporary living expenses for displaced residents.
- **An additional \$50,000 for public relations expenses**, including crisis management consulting. Policyholders can access an extensive network of public relations firms to help establish emergency hotlines, coordinate communications with tenants and respond to adverse media attention.
- **An optional product recall enhancement** that amends the definition of CrisisResponse costs to include expenses incurred by the recall of an unsafe or contaminated product in connection with a crisis event.

## RiskTool System

A complimentary loss control and risk management solution, RiskTool provides an easy-to-use, customizable platform to identify, analyze and manage a company's operational exposures.

- **Risk Management Library.** A comprehensive resource library containing hundreds of loss prevention topics, such as Construction Management, Mold Prevention, Severe Weather and Waste Management.
- **Training Resources.** Download ready-to-use safety briefs and training modules for real estate exposures, such as Carbon Monoxide, Emergencies and Evacuations, and Slips, Trips & Falls.
- **Document Management.** Share information safely and securely across multiple locations from a central database. Log and track routine files, such as confined spaces permits, inventories and organization levels.
- **Audits.** Take, assign or create your own audits and Best Practice Assessments, choosing from over 50 templates, including Building Fire Safety, Stairs and Walkways, Material Handling and Emergency Action Plans.

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## Contact

Excess Casualty  
175 Water Street, 20<sup>th</sup> Floor  
New York, NY 10038  
excess.casualty@chartisinsurance.com



Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

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